

**Information to identify the case:**

Debtor 1	<b>Warren Jones</b>	Social Security number or ITIN	<b>xxx-xx-9038</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Wendy Jones</b>	Social Security number or ITIN	<b>xxx-xx-8618</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed for chapter <b>13 8/2/18</b>
Case number:	<b>18-23095-CMB</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Warren Jones	Wendy Jones
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	584 Firethorne Drive Monroeville, PA 15146	584 Firethorne Drive Monroeville, PA 15146
<b>4. Debtor's attorney</b> Name and address	Michael S. Geisler 201 Penn Center Blvd., Suite 524 Pittsburgh, PA 15235	Contact phone 412-613-2133 Email: <a href="mailto:m.s.geisler@att.net">m.s.geisler@att.net</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 8/28/18

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>October 1, 2018 at 02:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>Filing deadline: 11/30/18</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 10/11/18</b>  <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 1/29/19</b>	
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>10/1/18 at 02:00 PM</b> , Location: <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Warren Jones  
 Wendy Jones  
 Debtors

Case No. 18-23095-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: gamr  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Aug 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2018.

db/jdb  
 aty +Warren Jones, Wendy Jones, 584 Firethorne Drive, Monroeville, PA 15146-1617  
 +Anthony T. Kovalchick, PA Office of the Attorney General, 1251 Waterfront Place,  
 Mezzanine Level, Pittsburgh, PA 15222-4227  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 cr +Dep't of Revenue Office of Attorney General, Anthony T. Kovalchick, 1251 Waterfront Place,  
 Mezzanine Level, Pittsburgh, PA 15222-4227  
 14892020 +ABN Amro Mortgage Group, P.O. Box 9438, Gaithersburg, MD 20898-9438  
 14892021 +American Infomsource as agent for, Verizon, P.O. Box 51178, Los Angeles, CA 90051-5478  
 14892022 +Bayview Loan Servicing, LLC, 25 Ponce de Leon Boulevard, Miami, FL 33135  
 14892024 +Capital One, c/o Becket & Lee, 16 General Warren Blvd., Malvern, PA 19355-1245  
 14892026 +Designed Receivable Solutions, One Centerpointe Drive, Suite 45, La Palma, CA 90623-1052  
 14892027 Duquesne Light Company, c/o Bernstein-Burkley, P.C., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1900  
 14892029 GM Financial, P.O. Box 181145, Wheeler, TX 79096-1145  
 14892030 +HP Sears, P.O. Box 2707, Bakersfield, CA 93303-2707  
 14892035 National Credit Adjusters, LLC., P.O. Box 3023, South Hutchinson, KS 67505  
 14892037 +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600,  
 Pittsburgh, PA 15212-5866  
 14892038 +Peoples Natural Gas Company, LLC, c/o S. James Wallace, Esquire, 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 14892039 +Phelan Hallinan, Diamond & Jones, LLP, 1617 JFK Blvd., Suite 1400, One Penn Center Plaza,  
 Philadelphia, PA 19103-1823  
 14892045 Weinstein & Riley, 2001 Western Avenue, Suite 400, Oklahoma City, OK 73118  
 14892047 Wffinancial, MAC 4031-080, Phoenix, AZ 85038

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: m.s.geisler@att.net Aug 29 2018 02:09:40 Michael S. Geisler,  
 201 Penn Center Blvd., Suite 524, Pittsburgh, PA 15235  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 29 2018 02:10:09 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 29 2018 02:10:13  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr +E-mail/Text: kborkley@bernsteinlaw.com Aug 29 2018 02:10:41 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 14892023 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 29 2018 02:10:30  
 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th floor,  
 Coral Gables, FL 33146-1837  
 14892025 EDI: WFNNB.COM Aug 29 2018 05:58:00 Comenity Bank/Justice, P.O. Box 187789,  
 Columbus, OH 43218  
 14892028 EDI: ECMC.COM Aug 29 2018 05:58:00 ECMC, P.O. Box 16408, Saint Paul, MN 55116-0408  
 14892031 EDI: IRS.COM Aug 29 2018 05:58:00 Internal Revenue Service,  
 Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346  
 14892032 EDI: JEFFERSONCAP.COM Aug 29 2018 05:58:00 Jefferson Capital Services, LLC, P.O. Box 7999,  
 Saint Cloud, MN 56302-7999  
 14892033 +E-mail/Text: BKRMailOPS@weltman.com Aug 29 2018 02:09:53 Kay Jewelers, 375 Ghent Road,  
 Akron, OH 44333-4600  
 14892034 +E-mail/Text: processing@keybridged.com Aug 29 2018 02:10:30  
 Keybridge Medical Revenue Care, P.O. Box 1568, Lima, OH 45802-1568  
 14892040 EDI: PRA.COM Aug 29 2018 05:58:00 Portfolio Recovery Associates, LLC, P.O. Box 41067,  
 Norfolk, VA 23541-1067  
 14892657 +EDI: PRA.COM Aug 29 2018 05:58:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14892036 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 29 2018 02:10:09  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, PA 17128-0946  
 14892041 +EDI: DRIV.COM Aug 29 2018 05:58:00 Santander Consumer USA, P.O. Box 961245,  
 Fort Worth, TX 76161-0244  
 14892042 +EDI: RMSC.COM Aug 29 2018 05:58:00 Synch/Care Credit, P.O. Box 965036,  
 Orlando, FL 32896-5036  
 14892043 +EDI: WTRRNBBANK.COM Aug 29 2018 05:58:00 TD Bank, USA/Target Credit Card, P.O. Box 673,  
 Minneapolis, MN 55440-0673  
 14892044 +EDI: AIS.COM Aug 29 2018 05:58:00 Verizon, by American Infomsource LP as agent,  
 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901  
 14892046 E-mail/Text: peritus@ebn.phinsolutions.com Aug 29 2018 02:10:48 Westlake Financial Services,  
 c/o Peritus Portfolio, P.O. Box 141419, Irving, TX 75014-1419

TOTAL: 19

District/off: 0315-2

User: gamr  
Form ID: 309I

Page 2 of 2  
Total Noticed: 39

Date Rcvd: Aug 28, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bayview Loan Servicing, LLC, a Delaware Limited Li  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 30, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2018 at the address(es) listed below:

Anthony T. Kovalchick on behalf of Creditor Dep't of Revenue Office of Attorney General  
akovalchick@attorneygeneral.gov  
James Warmbrodt on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited  
Liability Company bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
DMcKay@bernsteinlaw.com  
Michael S. Geisler on behalf of Debtor Warren Jones m.s.geisler@att.net,  
msgeis@yahoo.com;michaelgeisler13@gmail.com  
Michael S. Geisler on behalf of Joint Debtor Wendy Jones m.s.geisler@att.net,  
msgeis@yahoo.com;michaelgeisler13@gmail.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7